

Information to identify the case:

Debtor 1	<u>Yamil Bautista</u>	Social Security number or ITIN	xxx-xx-3702
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-15775-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yamil Bautista

6/30/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Yamil Bautista
 Debtor

Case No. 17-15775-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db +Yamil Bautista, 369 West 116th Street, Apt 7F, New York, NY 10026-2023
 516720304 Equinox Paramus, 774 Rt 17 N, Paramus, NJ 07652
 516720305 +Hackensack Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
 516720308 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 30 2017 22:42:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 30 2017 22:42:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516720299 +EDI: AMEREXPR.COM Jun 30 2017 22:23:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

516720300 +EDI: BANKAMER.COM Jun 30 2017 22:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

516720301 +EDI: TSYS2.COM Jun 30 2017 22:23:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015

516720302 +EDI: CAPITALONE.COM Jun 30 2017 22:23:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285

516720303 +EDI: DISCOVER.COM Jun 30 2017 22:23:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025

516720306 +E-mail/Text: bankruptcy.notices@hdfsi.com Jun 30 2017 22:42:58 Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048

516720307 EDI: IRS.COM Jun 30 2017 22:23:00 Internal Revenue Service, P.O. Box 219236, Kansas City, MO 64121

516720309 +EDI: VERIZONEAST.COM Jun 30 2017 22:23:00 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

516720310 +EDI: WFFC.COM Jun 30 2017 22:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2017 at the address(es) listed below:

Amy L. Knapp on behalf of Debtor Yamil Bautista alk@sgoldsteinlaw.com, G31979@notify.cincompass.com/notices@uprightlaw.com
 Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4